

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
ROCKFORD DIVISION**

In re: HANSEN, JESSICA L.

§ Case No. 09-71009

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**


Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court  
Stanley J. Rozkowski U.S. Courthouse  
327 S. Church Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 01/27/2014 in Courtroom 3100, United States Courthouse, 327 S. Church Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 12/12/2013 By: /s/MEGAN G. HEEG   
Trustee

MEGAN G. HEEG

P.O. Box 447  
Dixon, IL 61021  
(815) 288-4949  
heeg@egblc.com

Certificate of Notice Page 3 of 8  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**ROCKFORD DIVISION**

In re: HANSEN, JESSICA L.

§ Case No. 09-71009

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 12,118.33  
*and approved disbursements of* \$ 120.43  
*leaving a balance on hand of* <sup>1</sup> \$ 11,997.90

**Balance on hand:** \$ 11,997.90

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 11,997.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	1,961.83	0.00	1,961.83
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger Lee & Considine, LLC	1,790.00	0.00	1,790.00
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger Lee & Considine, LLC	433.00	0.00	433.00

Total to be paid for chapter 7 administration expenses: \$ 4,184.83

Remaining balance: \$ 7,813.07

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 7,813.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 7,813.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 265,877.53 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 2.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	9,096.27	0.00	267.30
2	Howard Klapman	130.00	0.00	3.82
3	Chase Bank USA NA	2,065.38	0.00	60.69
4	PYOD LLC its successors and assigns as assignee of	111.30	0.00	3.27
5	PYOD LLC its successors and assigns as assignee of	2,221.32	0.00	65.28
6	Roundup Funding, LLC	268.48	0.00	7.89
7	American Express Centurion Bank	90.00	0.00	2.64
8	Lois Kulinsky	92,475.25	0.00	2,717.48
9	Audrey Gaynor	159,261.56	0.00	4,680.06

Total to be paid for timely general unsecured claims: \$ 7,813.07  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 46,975.14 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	FIA CARD SERVICES, NA/BANK OF AMERICA	39,106.92	0.00	0.00
12	FIA CARD SERVICES, NA/BANK OF AMERICA	7,868.22	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00

Prepared By: /s/MEGAN G. HEEG   
Trustee

MEGAN G. HEEG

P.O. Box 447  
Dixon, IL 61021  
(815) 288-4949  
heeg@egblc.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Jessica L. Hansen  
 Debtor

Case No. 09-71009-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: vgossett  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Dec 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2013.

db #Jessica L. Hansen, 566 W. Main St., Cary, IL 60013-2017  
 aty +Robert G Markoff, 29 N Wacker Drive #500, Chicago, IL 60606-3227  
 13660016 +Advanced Surgical Care of, No. IL, Ltd., 802 Fox Glen, Barrington, IL 60010-1860  
 13660017 +Advocate Good Shepherd, PO Box 70014, Chicago, IL 60673-0014  
 13660018 +Advocate Good Shepherd, 450 W. Highway 22, Barrington, IL 60010-1919  
 13660019 Advocate Health, PO Box 70014, Chicago, IL 60673-0014  
 13660020 American Express, Box 0001, Los Angeles, CA 90096-8000  
 14028747 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 13660032 +Audrey Gaynor, 20 S. Clark St., #1620, Chicago, IL 60603-1834  
 13660022 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America (Visa), PO Box 15726, Wilmington, DE 19886-5726)  
 13660021 Bank of America (M/C), PO Box 15019, Wilmington, DE 19886-5019  
 13660047 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
 WILMINGTON DE 19801-2920  
 (address filed with court: WaMu (Visa), PO Box 660487, Dallas, TX 75266-0487)  
 13660045 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: The Children's Place, Processing Center,  
 Des Moines, IA 50364-0001)  
 13660023 Centegra Hospital - McHenry, PO Box 1447, Woodstock, IL 60098-1447  
 13660024 Chase (Freedom Visa), PO Box 84014, Palatine, IL 60094-4014  
 13923863 Chase Bank USA NA, PO BOX 15145, Wilmington, De 19850-5145  
 13660025 Chase Student Loan Servicing LLC, PO Box 523, Madison, MS 39130-0523  
 13660026 Citibank, PO Box 6192, Sioux Falls, SD 57117-6192  
 13660027 +Dale Coy, MD, 22285 Pepper Rd., #311, Lake Barrington, IL 60010-2541  
 13660028 David's Bridal, Retail Svcs., PO Box 17602, Baltimore, MD 21297-1602  
 13660015 +Dian Adamczyk, 6274 Wadsworth Blvd., Apt. B, Arvada, CO 80003-4800  
 13660042 Eliot Long, New York, NY  
 13660030 +Eric Taylor, 210 N. Lincoln Ave., Park Ridge, IL 60068-3122  
 13660036 HSBC Retail Services, PO Box 5244, Carol Stream, IL 60197-5244  
 13660034 +Helzberg Diamonds, PO Box 15621, Wilmington, DE 19850-5621  
 13660035 Home Depot, Processing Center, Des Moines, IA 50364-0500  
 13660041 +Lake County Pathology, 520 E 22nd St., Lombard, IL 60148-6110  
 13660040 +Lois Kulinsky, 395 E. Dundee Rd., Wheeling, IL 60090-7003  
 13660043 #Medical Financial Management, Inc., 8135 Milwaukee Ave., Niles, IL 60714-2898  
 19931762 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,  
 Miami, FL 33131-1605  
 13660044 +Pauly Toyota Scion, 1035 South Route 31, Crystal Lake, IL 60014-8205  
 13660046 +Victoria Secret, WFNNB Bankruptcy Department, PO Box 182115, Columbus, OH 43218-2115  
 13660037 +Young S. Kim, MD, 8135 N. Milwaukee Ave., Niles, IL 60714-2828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13869010 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 20 2013 01:40:14 DISCOVER BANK,  
 DFS SERVICES LLC, PO BOX 3025, NEW ALBANY, OHIO 43054-3025  
 13660029 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 20 2013 01:40:14 Discover, PO Box 30943,  
 Salt Lake City, UT 84130-0943  
 14284215 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 20 2013 01:25:11  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 13660031 E-mail/PDF: gecsedirecoverycorp.com Dec 20 2013 01:26:52 GAP, PO Box 530942,  
 Atlanta, GA 30353-0942  
 13660033 +E-mail/PDF: gecsedirecoverycorp.com Dec 20 2013 01:26:52 GE Money Bank,  
 Attn: Bankruptcy Det., PO Box 103104, Roswell, GA 30076-9104  
 13660039 E-mail/Text: bnckohlsnotices@becket-lee.com Dec 20 2013 01:20:28 Kohl's, PO Box 2893,  
 Milwaukee, WI 53201-2893  
 13925220 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 20 2013 01:25:44  
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 19931763 E-mail/PDF: rmscedirecoverycorp.com Dec 20 2013 01:37:57  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14215669 +E-mail/PDF: rmscedirecoverycorp.com Dec 20 2013 01:42:30  
 Recovery Management Systems Corporation, For GE Money Bank, dba GAP,  
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 13989471 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 20 2013 01:25:44 Roundup Funding, LLC,  
 MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0752-3

User: vgossett  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Dec 19, 2013

13660038 ###Howard Klapman, 9701 N. Knox, #215, Skokie, IL 60076-1256

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2013 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Megan G Heeg carole.ryczek@usdoj.gov  
Eugene Crane on behalf of Debtor Jessica L. Hansen ecrane@craneheyman.com,  
jmunoz@craneheyman.com;dkobrynski@craneheyman.com;gheyman@craneheyman.com  
Megan G Heeg heeg@egblc.com, IL55@ecfcbis.com  
Megan G Heeg on behalf of Trustee Megan G Heeg heeg@egblc.com  
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 5